

NEW PROGRAM

MORTGAGE MODIFICATION MEDIATION

FOR CHAPTER 13 DEBTORS ONLY

If you are a Chapter 13 debtor, want to keep your home, cannot afford your current mortgage payment, and, most important, can afford to pay 31% of your gross income to a modified mortgage, you qualify to participate in our new Mortgage Modification Mediation program. Requesting mediation will allow you and your lender to discuss whether modifying your mortgage loan is feasible. If you are successful, you may lower your monthly payment amount and keep your home.

Mediation is an informal meeting conducted by a neutral mediator (selected by you and your lender) who acts as a discussion facilitator. The mediator cannot force a lender to modify your mortgage but can help you and your lender reach an agreement. Mediation is simply a way for you and your lender to discuss whether modifying the mortgage on your home is possible.

If you qualify for and want to use this mediation program, please complete and file a Motion for Referral to Mortgage Modification Mediation. [Click here for a sample motion.](#)

Note: You will need to pay a \$306 mediation fee to your Chapter 13 Trustee before you attend the scheduled mediation.

After you file the motion, the Court will enter an order requiring the mediation. You do not need to submit a proposed order along with your motion. [Click here for a sample order.](#) Please read the order so you are familiar with the requirements. For example, your lender may request additional financial information from you so that they can decide whether they can agree to modify your mortgage loan. If you are represented, your attorney can answer your questions. If you are not represented, you can call the office of the Chapter 13 Trustee at 407-648-8841.

For a more detailed description of the program, please [click here.](#)

MINIMUM QUALIFICATIONS FOR THE

MORTGAGE MODIFICATION MEDIATION PROGRAM

Only Chapter 13 Debtors can request mediation

Mediation limited to the debtor's primary residence
(investment properties do not qualify)

Debtor can afford to contribute up to 31% of gross income
to the modified mortgage payment

Debtor must pay a \$306 mediation fee to the Chapter 13 Trustee
before attending the scheduled mediation